

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Michael F. Bilbrough  
 Debtor

Case No. 18-14452-elf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 23

Date Rcvd: Oct 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 14, 2018.

db  
 14160948 +Michael F. Bilbrough, 207 Maple Drive, Nottingham, PA 19362-9745  
 C-Tech Collections, 5505 Nesconset Highway, Suite 200, Mount Sinai, NY 11766-2026  
 14160946 +Daniel T. McGrory, Esquire, Bello, Reilley, McGrory & DiPippo, P.C., 144 E. DeKalb Pike,  
 Suite 300, King of Prussia, PA 19406-2150  
 14160954 +Jennersville Hospital, 1015 West Baltimore Pike, West Grove, PA 19390-9459  
 14160955 Nissan Infiniti LT, P.O. Box 660366, Dallas, TX 75266-0366  
 14211297 Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366  
 14160958 Professional Account Services, P.O. Box 188, Brentwood, TN 37024-0188  
 14160959 +Satander Consumer USA, P.O. Box 961245, Fort Worth, TX 76161-0244  
 14160962 Toyota Motor Credit Corp., 5055 N. River Blvd. NE, Cedar Rapids, IA 52411-6634  
 14160963 +Wawa/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: megan.harper@phila.gov Oct 13 2018 02:44:45 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 13 2018 02:44:02  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 13 2018 02:44:40 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14160949 +EDI: CAPITALONE.COM Oct 13 2018 06:38:00 Capital One Bank USA NA, 10700 Capital One Way,  
 Glen Allen, VA 23060-9243

14160950 +E-mail/Text: bankruptcycollections@citadelbanking.com Oct 13 2018 02:45:04 Citadel FCU,  
 520 Eagle View Blvd., Exton, PA 19341-1119

14160951 EDI: CITICORP.COM Oct 13 2018 06:38:00 Citicards CBNA, P.O. Box 6241,  
 Sioux Falls, SD 57117-6241

14160953 E-mail/Text: shawnaj@fmfcu.org Oct 13 2018 02:43:34 Franklin Mint FCU, 5 Hillman Drive,  
 Suite 100, Chadds Ford, PA 19317

14160952 EDI: AMINFOFP.COM Oct 13 2018 06:38:00 First Premier Bank, 3820 N. Louise Avenue,  
 Sioux Falls, SD 57107-0145

14160956 +EDI: AGFINANCE.COM Oct 13 2018 06:38:00 One Main Financial, 3913 Lincoln Highway,  
 Downingtown, PA 19335-5502

14160957 +EDI: AGFINANCE.COM Oct 13 2018 06:38:00 OneMain, P.O. Box 1010,  
 Evansville, IN 47706-1010

14161256 +EDI: PRA.COM Oct 13 2018 06:38:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021

14160960 +EDI: RMSC.COM Oct 13 2018 06:38:00 SYNCEB/Lowes, P.O. Box 965005, Orlando, FL 32896-5005

14160961 EDI: RMSC.COM Oct 13 2018 06:38:00 SYNCEB/Walmart, P.O. Box 965024,  
 Orlando, FL 32896-5024

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14160947\* +Michael F. Bilbrough, 207 Maple Drive, Nottingham, PA 19362-9745

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 14, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2018 at the address(es) listed below:

DANIEL T. MCGRORY on behalf of Debtor Michael F. Bilbrough dmcgrory@pmrbm.com  
 KEVIN G. MCDONALD on behalf of Creditor Toyota Motor Credit Corporation  
 bkgroup@kmlawgroup.com  
 MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1	<u>Michael F. Bilbrough</u>	Social Security number or ITIN	<b>xxx-xx-3592</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>18-14452-elf</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Michael F. Bilbrough

10/11/18

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**